

From: Mike Menzies <mmenzies@eastonbankandtrust.com> on 04/19/2004 10:30:10 AM
Subject: Economic Growth and Regulatory Paperwork Reduction Act of 1996 Review

Office of the Comptroller of the Currency
Ms. Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve
Robert E. Feldman, Executive Secretary, FDIC
Chief Counsel of the OTS

Ladies and Gentlemen: You are soliciting comment on the EGRPA Review of Consumer Protection Lending Related Rules: My compliments on your effort to evaluate regulatory burden. We are a small community bank and we dedicate 95% of our deposits to the health and prosperity of our local community. Our directors live locally. Our owners live locally. Our customers are local. We support the small business's of our community. We invest all day and all night in our community. You have no idea how much regulatory burden has encumbered our efforts to accomplish the above. You have no idea how much this costs our consumers. You have no idea how regulatory burden creates unintended consequences. I just wanted to compliment you on your effort to get some idea.

Sincerely,

Robert Michael Stewart Menzies, Sr.
President
Easton Bank & Trust